



## United States Fish & Wildlife Service

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12/03/2002

### Memorandum

From AD-Budg, Planning & Hum Res  
Subject Long Term Health Care Training Session & Information

**Training Session:** The Fish and Wildlife Service - Region 9 is offering the following two Long Term Health Care training sessions for Service employees:

First Session:	<b>December 12, 2002</b>
Time:	9:30 a.m. to 11:30 a.m.
Location:	Room 130, WEBB Building
Deadline to register:	December 10, 2002
Second Session:	<b>December 18, 2002</b>
Time:	9:30 a.m. to 11:30 a.m.
Location:	Room 200A/B, Arlington Square
Deadline to register:	December 16, 2002

The USDA Graduate School is conducting this training for the Service. This training will help participants understand the nature and value of long-term health care insurance and the basics of OPM's Long Term Care Insurance Program (LTCIP). Participants will also learn the importance of providing the appropriate coverage for themselves and family members. An expert instructor will be available to help unravel the complex health care issues, provide information to help participants make the best choice for future health care, and explain how to protect assets and preserve choice of care.

Limited slots are available; therefore, interested employees must register with Senia M. Tucker in the Headquarters Human Resources via email at [Senia\\_Tucker@fws.gov](mailto:Senia_Tucker@fws.gov) by the indicated deadline date. Please call Senia at (703) 358-2580 if you have questions or if you require any accommodations.

**How does the FEHB Program and the Federal Long Term Care Insurance Program (FLTCIP) relate to each other?** FEHB plans do **not** cover long-term care. You can protect yourself against the high cost of long term care by applying for insurance in the FLTCIP. Open Season to apply for coverage under the FLTCIP ends on December 31, 2002. There are several advantages to applying during Open Season:

< You and your spouse need only answer a few questions about your health during Open Season. You can still apply after Open Season, but you will have to answer more health-related questions.

< Your premiums are based on your age as of July 1, 2002. After Open Season, your premiums are based on your age at the time LTC Partners receives your application.

Long term care insurance is designed to help cover the cost of services for people who need assistance with activities of daily living (custodial care), such as eating, dressing, and bathing, or who have a severe cognitive impairment such as Alzheimer's disease. Care can be received at home, an adult day care center, a hospice, an assisted living facility, or a nursing home.

**Who is eligible to participate in the LTCIP?** Your qualified relatives are also eligible to apply for coverage. This includes your current spouse, adult children, parents, parents-in-law, and stepparents.

**Where can I find additional information on LTCIP?** In addition to the two training sessions offered for Service employees this December, employees can also access the FLTCIP web site, <http://www.ltcfeds.com>. The web site offers online applications, an interactive calculator to provide customized price quotes based on age and choice of benefits, and educational resources about long-term care and long-term care insurance. You may also call 1-800-LTC-FEDS (1-800-582-3337); (TCC for the hearing impaired: 1-800-843-3557) to speak to a certified long-term care insurance specialist.

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*Our mission is working with others to conserve, protect, and enhance, fish, wildlife, and plants and their habitats for the continuing benefit to the American people.*